

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which patent is sought on the invention entitled:

METHOD FOR CREDIT CARD NOTIFICATION

the specification of which (check one)

X is attached hereto.

_____ was filed on _____ as United States Application Number _____

or PCT International Application Number _____

and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, in the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, '119(a)-(d) or '365(b) of a foreign application(s) for patent or inventor's certificate, or '365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified by checking the box, any foreign application for patent or inventor's certificate, or PCT International application, having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority
<u>01810239.2</u>	<u>EPO</u>	<u>08/MARCH/2001</u>	<u>X</u> Yes
(Number)	(Country)	(Day/Month/Year Filed)	
_____	_____	_____	Yes
(Number)	(Country)	(Day/Month/Year Filed)	
_____	_____	_____	Yes
(Number)	(Country)	(Day/Month/Year Filed)	

I hereby claim the benefit under 35 U.S.C. '119(e) of any United States provisional application(s) listed below:

<u>_____</u>	<u>_____</u>
(Application Number)	(Filing Date)
<u>_____</u>	<u>_____</u>
(Application Number)	(Filing Date)

I hereby claim the benefit under 35 U.S.C. '120 of any United States Application(s), or '365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of the claims of this application is not disclosed in the prior United States, or PCT International application, in the manner provided by the first paragraph of 35 U.S.C. '112, I acknowledge the duty to disclose information material to the patentability of this application as defined in 37 CFR '1.56 which occurred between the date of the prior application and the national or PCT international filing date of this application:

<u>_____</u>	<u>_____</u>	<u>_____</u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
<u>_____</u>	<u>_____</u>	<u>_____</u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made in good faith and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that willful false statements may jeopardize the granting of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number).

Manny W. Schecter (Reg. 31,722), Kevin M. Jordan (Reg. 40,277), Christopher A. Hughes (Reg. 26,279), John E. Hoel (Reg. 26,279), Joseph C. Redmond, Jr. (Reg. 18,753), Stephen C. Kaufman (Reg. 29,053), Robert M. Trepp (Reg. 25,933), Louis P. Herzberg (Reg. 41,500), Daniel P. Morris (Reg. 32,053), J. Otterstedt (Reg. 37,411), Louis J. Percello (Reg. 33,206), Douglas W. Cameron (Reg. 31,596), Marian Underweiser (Reg. 46,134), Richard M. Ludwin (Reg. 33,010), Marc A. Ehrlich (Reg. 39,500), Robert P. Tassinari (Reg. No. 36,030), Derek S. Jennings (Reg. No. 41,473), Gail Zarick (Reg. No. 41,473).

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Send Correspondence to: Derek S. Jennings, Intellectual Property Law Dept.

IBM Corporation, P.O. Box 218, Yorktown Heights, New York 10598

Direct Telephone Calls to: (name and telephone number) Derek S. Jennings - (914) 945-2144

Klaus Kursawe
Full name of sole or first inventor

Inventor's Signature _____ Date _____

Oberer Ruetiweg 1, CH-8803 Rueschlikon, Switzerland
Residence

Germany
Citizenship

Same as above.
Post Office Address